

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DAVID T. PATTERSON
DEBORAH B. PATTERSON
Debtor(s)

Case No. 12-21181CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/08/2012.
- 2) The plan was confirmed on 05/29/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/10/2012, 03/06/2013, 04/10/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/13/2015, 03/13/2017.
- 5) The case was completed on 04/03/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,603.99.
- 10) Amount of unsecured claims discharged without payment: \$76,305.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$198,530.00
Less amount refunded to debtor \$2,693.17

NET RECEIPTS: \$195,836.83

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,100.00
Court Costs \$0.00
Trustee Expenses & Compensation \$7,070.63
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,170.63

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE NA**	Unsecured	3,047.00	0.00	0.00	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,352.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	1,014.00	1,290.19	1,290.19	351.36	0.00
CITIBANK NA(*)	Unsecured	10,734.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	8,027.00	9,292.09	9,292.09	2,530.51	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	4,179.00	4,938.19	4,938.19	1,344.82	0.00
DISCOVER BANK(*)	Unsecured	3,928.00	3,642.59	3,642.59	991.99	0.00
DISCOVER BANK(*)	Unsecured	2,608.00	2,375.23	2,375.23	646.85	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	299.91	299.91	81.67	0.00
ECAST SETTLEMENT CORP	Unsecured	2,779.00	3,070.89	3,070.89	836.30	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	269,000.00	270,104.34	0.00	162,999.20	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	2,613.19	2,613.19	2,613.19	0.00
FREEDOM DEBT RELIEF++	Unsecured	1.00	NA	NA	0.00	0.00
GE CAPITAL/HOME DEPOT++	Unsecured	8,423.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	197.27	197.27	53.72	0.00
INTERNAL REVENUE SERVICE*	Priority	1,300.00	1,662.28	1,662.28	1,662.28	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,706.00	3,296.32	3,296.32	897.69	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	4,916.44	4,916.44	1,338.89	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	1,082.00	1,409.05	1,409.05	383.73	0.00
ONE MAIN FINANCIAL(*)	Unsecured	6,653.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	2,155.00	2,010.93	2,010.93	547.64	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	200.00	212.32	212.32	57.82	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	3,545.00	4,195.15	4,195.15	1,142.47	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,473.00	1,804.83	1,804.83	491.51	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	6,332.00	7,682.41	7,682.41	2,092.15	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	4,963.00	5,020.72	5,020.72	1,367.29	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	9,148.00	9,436.10	9,436.10	2,569.73	0.00
QUANTUM3 GROUP LLC AGNT - WFN	Unsecured	2,066.00	2,443.33	2,443.33	665.39	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$162,999.20	\$0.00
Mortgage Arrearage	\$2,613.19	\$2,613.19	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,613.19	\$165,612.39	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,662.28	\$1,662.28	\$0.00
TOTAL PRIORITY:	\$1,662.28	\$1,662.28	\$0.00
GENERAL UNSECURED PAYMENTS:	\$67,533.96	\$18,391.53	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,170.63</u>
Disbursements to Creditors	<u>\$185,666.20</u>
TOTAL DISBURSEMENTS :	<u>\$195,836.83</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.